Case 08-24287 Doc 1 Filed 09/12/08 Entered 09/12/08 16:28:17 Desc Main

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United States Bankruptcy Court
Northern District of Illinois Eastern Division

| Voluntary | Detition |
|-----------|----------|
| vulullarv |          |

| Name of Debtor (if   | individual, en                     | ter Last, First, N                   | /liddle):           |   |                         | Name of Joint Debtor (Spouse) (Last, First, Middle) |   |                                |                          |                                   |  |  |  |
|--|------------------------------------|--------------------------------------|---------------------|---|-------------------------|---|---|--------------------------------|--------------------------|-----------------------------------|--|--|--|
| F  | -<br>-<br>-<br>-                   | n, Mau                               | reen D              | onahu                                   | Δ                       |   |   |                                |                          |                                   |  |  |  |
|  |                                    |                                      |                     |   |                         |   |   |                                |                          |                                   |  |  |  |
| All Other Names u<br>and trade names):<br>DBA Little (   | •                                  | btor in the last 8                   | 3 years (includ     | de married, ma                          | aiden                   |   | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):   |                                |                          |                                   |  |  |  |
| Last four digits of S<br>(if more than one, s  | state all\*                        | dividual-Taxpay<br>***-**-06         | , ,                 | No./Complete                            | EIN                     |   | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) *                                 |                                |                          |                                   |  |  |  |
| Street Address of Debtor (No. & Street, City, and State):  |                                    |                                      |                     |   |                         |   | Address of Joint  | Debtor (No. & S                | Street, City, and        | State):                           |  |  |  |
| 1524 Chat Court  |                                    |                                      |                     |   |                         |   |   |                                |                          |                                   |  |  |  |
| Naperville   | IL                                 |                                      |                     | (                                       | 60565                   |   |   |                                |                          |                                   |  |  |  |
| County of Residen  | ice or of the Pr                   | rincipal Place of                    | Business:           |   |                         | County  | of Residence or   | of the Principa                | I Place of Busine        | ess:                              |  |  |  |
|  |                                    | DUP                                  | AGE                 |   |                         |   |   |                                |                          |                                   |  |  |  |
| Mailing Address of Debtor (if different from street address)   |                                    |                                      |                     |   |                         |   | Address of Joint  | t Debtor (if diffe             | rent from street         | address):                         |  |  |  |
| Location of Princip  | al Assets of B                     | usiness Debtor                       | (if different fro   | om street addr                          | ess above):             |   |   |                                |                          |                                   |  |  |  |
|  | tor (Form of Or                    | ganization)                          |                     | Nature of Bu                            |                         |   | Chapter of Banl   | kruptcy Code L                 | Inder Which the          | Petition is Filed (Check one box) |  |  |  |
| ■ Individual (includes Joint Debtors) □ Heath Care Business  |                                    |                                      |                     |   |                         |   | napter 7  |                                | ☐ Chapter 1              | 5 Petition for Recognition        |  |  |  |
| See Exhibit D on page 2 of this form Single Asset Real Estate as Corporation (includes LLC & LLP) General Single Asset Real Estate as Gelined in 11 U.S.C §101 (51B) |                                    |                                      |                     |   |                         |   | of a Foreign Main Proceeding  |                                |                          |                                   |  |  |  |
|  | ,                                  | LC & LLF)                            | . –                 | Onland                                  |                         |   |   |                                |                          | 15 Petition for Recognition       |  |  |  |
| ☐ Partnersh  | ip                                 |                                      | Stockb              |   |                         | ☐ CI  | ☐ Chapter 13 of a Foreign Nonmain Proceeding  |                                |                          |                                   |  |  |  |
| ,  | debtor is not or                   |                                      | I                   | odity Broker                            |                         |   |   | Nature                         | of Debts (Check          | one Box)                          |  |  |  |
|  | tities, check th<br>type of entity |                                      | ☐ Clearir☐ Other    | ng Bank                                 |                         | ■ D4  | ■ Debts are primarily consumer □ Debts are primarily business   |                                |                          |                                   |  |  |  |
|  |                                    |                                      |                     | Tax-Exempt                              | Entity                  | <u> </u>  | bts, defined in 1   |                                | debt                     | •                                 |  |  |  |
|  |                                    |                                      |                     | Check box, if application is a tax-exem | -                       | _   | 101(8) as "incurre<br>dividual primarily  |                                |                          |                                   |  |  |  |
|  |                                    |                                      |                     | zation under T                          | •                       | 1   | rsonal, family, or  |                                |                          |                                   |  |  |  |
|  |                                    |                                      |                     | States Code (                           | the Internal            | pu  | rpose."   |                                |                          |                                   |  |  |  |
|  |                                    |                                      | •                   | ue Code).                               |                         |   |   | C                              | hapter 11 Debto          | rs                                |  |  |  |
| ■ Filian Facatta   | -11                                | Filing Fee (Ch                       | ieck one box)       |   |                         | Check o   |   |                                | •                        |                                   |  |  |  |
| Filing Fee atta  | cnea                               |                                      |                     |   |                         | 1 =   | □ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) □ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D) |                                |                          |                                   |  |  |  |
| ☐ Filing Fee to be   | e paid in instal                   | Ilments (applica                     | ble in individu     | als only). Mus                          | t attach                |   | Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D)  Check if:   |                                |                          |                                   |  |  |  |
| •  |                                    | urt's considerati<br>nstallments. Ru |                     |   |                         |   | ☐ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to  |                                |                          |                                   |  |  |  |
|  |                                    |                                      | . ,                 |   |                         |   | insiders or affliates) are less than \$2,190,000.  Check all applicable boxes:  |                                |                          |                                   |  |  |  |
| ☐ Filing Fee wav   |                                    | (applicable to c<br>the court's cons |                     |   |                         |   | A plan is being filed with this petition  |                                |                          |                                   |  |  |  |
| undon orginou i  | арриовион то                       |                                      |                     | o oo.a. r o                             | . 02.                   | _ A   | Acceptances of the plan were solicited prepetition from one of more classes   |                                |                          |                                   |  |  |  |
| Statistical/Admin  | istrative Infor                    | mation                               |                     |   |                         |   |   |                                |                          |                                   |  |  |  |
| ☐ Debtor estimate ☐ Debtor estimate  | tes that funds<br>tes that, after  |                                      | perty is exclu      |   |                         | enses paid, the                                     | ere will be no  |                                |                          | This space is for court use only  |  |  |  |
| Estimated Number o   |                                    | on to unsecured                      | orcaliors.          |   |                         |   |   |                                |                          |                                   |  |  |  |
| 1  |                                    |                                      | □<br>200-           | 1.000                                   | □<br>5.001              | 10,001  | 05.004  | <b>D</b>                       | 0                        |                                   |  |  |  |
| 1-<br>49   | 50-<br>99                          | 100-<br>199                          | 999                 | 1,000-<br>5,000                         | 5,001-<br>10,000        | 25,000  | 25,001<br>50,000  | 50,001<br>100,000              | Over<br>100,000          |                                   |  |  |  |
| Estimated Assets   |                                    |                                      |                     |   |                         |   |   |                                |                          |                                   |  |  |  |
| \$0 to<br>\$50,000   | \$50,001to<br>\$100,000            | \$100,001 to<br>\$500,000            | \$500,001<br>to \$1 | \$1,000,001<br>to \$10                  | \$10,000,001<br>to \$50 | \$50,000,001<br>to \$100                            | \$100,000,001<br>to \$500   | \$500,000,001<br>to \$1billion | More than<br>\$1 billion |                                   |  |  |  |
|  |                                    | ψυυυ,υυυ                             | million             | million                                 | million                 | million   | million   | I I DIIII GI Q                 | ÇT DIIIOTT               |                                   |  |  |  |
| Estimated Liabilities  |                                    |                                      |                     |   |                         |   |   |                                |                          |                                   |  |  |  |
| \$0 to<br>\$50,000   | \$50,001 to<br>\$100,000           | \$100,001 to<br>\$500,000            | \$500,001<br>to \$1 | \$1,000,001<br>to \$10                  | \$10,000,001<br>to \$50 | \$50,000,001<br>to \$100                            | \$100,000,001<br>to \$500   | \$500,000,001<br>to \$1billion | More than<br>\$1 billion |                                   |  |  |  |
|  |                                    |                                      | million             | million                                 | million                 | million   | million   |                                |                          |                                   |  |  |  |

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|---|--|---------------------------|--|--|--|--|
| Voluntary Petition  | Name of Debtor(s)  |                           |  |  |  |  |
| This page must be completed and filed in every case)  | Flanigan, Maureen Donahue  |                           |  |  |  |  |
|   |  |                           |  |  |  |  |
|   | rears (if more than two, attach additional sheet)  |                           |  |  |  |  |
| Location Where Filed: None  | Case Number: Date Filed:   |                           |  |  |  |  |
| None  |  |                           |  |  |  |  |
| Paralle - Paralle - Cons Filed by any Course Darkey or A  | I Collin Dubban (Secure About on a March additional about)   |                           |  |  |  |  |
| Pending Bankruptcy Case Filed by any Spouse, Partner, or A Name of Debtor:  | ffilate of this Debtor (if more than one, attach additional sheet)  Case Number:  Date Filed:  |                           |  |  |  |  |
| None  |  |                           |  |  |  |  |
| District:   | Relationship: Judge:   |                           |  |  |  |  |
|   |  |                           |  |  |  |  |
| ,   | Γ  |                           |  |  |  |  |
| Exhibit A   | Exhibit B (To be completed if debtor is an individual whose debts are p  | rimarily consumer debts ) |  |  |  |  |
| (To be completed if debtor is required to file periodic reports (e.g.,  | I, the attorney for the petitioner named in the foregoing petition, or   |                           |  |  |  |  |
| forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15 (d) of the Securities Exchange Act of   | have informed the petitioner that [he or she] may proceed under  |                           |  |  |  |  |
| 1934 and is requesting relief under chapter 11.)  | or 13 of title 11, United States Code, and have explained the reli each such chapter. I further certify that I have delivered to the d   |                           |  |  |  |  |
|   | required by 11 USC § 342(b).   |                           |  |  |  |  |
| Exhibit A is attached and made a part of this petition.   | /s/ Alex Wilson  |                           |  |  |  |  |
| Exhibitive distance and made a part of this position.   |  |                           |  |  |  |  |
|   | Alex Wilson  | Dated: 09/12/2008         |  |  |  |  |
| Exh   | bit C  |                           |  |  |  |  |
| Does the debtor own or have possession of any property that poses or is allege  |  | th or safety?             |  |  |  |  |
| Yes, and Exhibit C is attached and made a part of this petition.  |  |                           |  |  |  |  |
| —<br>■ No.  |  |                           |  |  |  |  |
| Evila   | Lub  |                           |  |  |  |  |
| <b>EXN</b> I<br>(To be completed by every individual debtor. If a joint petition is file  | <b>bit D</b> d, each spouse must complete and attach a separate Exhibit D.)  |                           |  |  |  |  |
| Exhibit D completed and signed by the debtor is attached and made a part of this p  |  |                           |  |  |  |  |
| If this is a joint petition:  |  |                           |  |  |  |  |
| Exhibit D also completed and signed by the joint debtor is attached and made a par  | t of this petition.  |                           |  |  |  |  |
| Information Regardi   | ng the Debtor - Venue  |                           |  |  |  |  |
| _   | oplicable Box.)  |                           |  |  |  |  |
| Debtor has been domiciled or has had a residence, principal pl<br>immediately preceding the date of this petition or for a longer p |  | days                      |  |  |  |  |
|   | alt of Suor 100 days than in any one. Siouro.  |                           |  |  |  |  |
| There is a bankruptcy case concerning debtor's affiliate, gener   | al partner, or partnership pending in this District.   |                           |  |  |  |  |
| Debtor is a debtor in a foreign proceeding and has its principal  | place of business or principal assets in the United  |                           |  |  |  |  |
| States in this District, or has no principal place of business or a   |  |                           |  |  |  |  |
| or proceeding [in a federal or state court] in this District, or the relief sought in this District.                                | interests of the parties will be served in regard to the   |                           |  |  |  |  |
| •   |  |                           |  |  |  |  |
|   | es as a Tenant of Residential Property  blicable boxes.)   |                           |  |  |  |  |
| Landlord has a judgment against the debtor for possession of  | ,  |                           |  |  |  |  |
| following.)  (Name of landlord that obtained judgment)  |  |                           |  |  |  |  |
|   |  |                           |  |  |  |  |
| (Address of Landlord)   | to the state of th |                           |  |  |  |  |
| Debtor claims that under applicable nonbankruptcy law, there a permitted to cure the entire monetary default that gave rise to the  |  |                           |  |  |  |  |
| possession was entered, and   | is judgment to peccession, and the judgment to   |                           |  |  |  |  |
| Debtor has included in this petition the deposit with the court of  | any rent that would become due during the 30-day   |                           |  |  |  |  |
| period after the filing of the petition.  |  |                           |  |  |  |  |
| Debtor certifies that he/she has served the Landlord with this c  | ertification. (11 U.S.C. § 362(1))   |                           |  |  |  |  |

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#### **Voluntary Petition**

This page must be completed and filed in every case)

#### Name of Joint Debtor(s)

#### Flanigan, Maureen Donahue

### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### /s/ Maureen Donahue Flanigan

### Maureen Donahue Flanigan

Dated: 08/18/2008

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States

Code. Certified copies of the documents required by 11 U.S.C. § 1515 are
attached

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

### << Sign & Date on Those Lines

#### Signature of Attorney

### /s/ Alex Wilson

Signature of Attorney for Debtor(s)

#### Alex Wilson

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 09/12/2008

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is

### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Maureen Donahue Flanigan Debtor

Bankruptcy Docket #:

Here

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied bv a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Sign & Date /s/ Maureen Donahue Flanigan 08/18/2008 Dated:

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Maureen Donahue Flanigan

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# UNITED STATES BANKÄUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Maureen Donahue Flanigan Debtor

Bankruptcy Docket #:

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities. Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 08/18/2008



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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

| Maureen Donahue Flanigan, Debtor | Bankruptcy Docket #: |
|----------------------------------|----------------------|
|----------------------------------|----------------------|

Attorney for Debtor: Alex Wilson

#### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services, Debtor(s) agrees to pay and I have agreed to accept

Prior to the filing of this Statement, Debtor(s) has paid and I have received

The Filing Fee has been paid.

Balance Due

2. The source of the compensation paid to me was:

| Deb | tor(s) | Other: | (snecify) |
|-----|--------|--------|-----------|
|     |        |        |           |

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.** 

- 4. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: **None.**
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.
- **6.** By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does **NOT** include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

#### **CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 09/12/2008 /s/ Alex Wilson

Attorney Name: Alex Wilson
LAW OFFICES OF PETER FRANCIS GERACI
55 E. Monroe Street #3400
Chicago IL 60603
312.332.1800 (PH) 312.332.6354 (FAX)

Bar No: 6278725

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Maureen Donahue Flanigan, Debtor

Attorney for Debtor: Alex Wilson

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| Description and Location of Property                                      | Nature of<br>Debtor's Interest<br>in Property | Husband<br>Wife<br>Joint<br>Or<br>Community | Current Value of Debtors<br>Interest in Property<br>Without Deducting and<br>Secured Claim or<br>Exemption | Amount of<br>Secured Claim |  |  |  |  |  |
|---|---|---|--|----------------------------|--|--|--|--|--|
| [x] None  |   |   |  |                            |  |  |  |  |  |
| Total Market Value of Real Property (Report also on Summary of Schedules) |   |   |  |                            |  |  |  |  |  |

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Maureen Donahue Flanigan, Debtor

Attorney for Debtor: Alex Wilson

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| Type of Property  | NONE | Description and Location of Property   | C<br>A<br>H | Current Value of<br>Debtor's Interest in<br>Property, Without<br>Deducting Any<br>Secured Claim or |
|---|------|--|-------------|--|
| 01. Cash on Hand  | Х    |  |             |  |
| 02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives. |      | Checking account with Bank of America.   |             | \$ 2,100   |
|   |      | Business checking account with Bank of America.  |             | \$ 2,200   |
| 03. Security Deposits with public utilities, telephone companies, landlords and others.   | X    |  |             |  |
| 04. Household goods and furnishings, including audio, video, and computer equipment.  |      | Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware |             | \$ 1,000   |
| 05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  |      | Books, Compact Discs, Tapes/Records, Family Pictures   |             | \$ 50  |
| 06. Wearing Apparel   |      |  |             |  |
|   |      | Necessary wearing apparel.   |             | \$ 200   |
| 07. Furs and jewelry.   |      |  |             |  |
|   |      | Earrings, watch, costume jewelry   |             | \$ 50  |
| 08. Firearms and sports, photographic, and other hobby equipment.   | X    |  |             |  |

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Maureen Donahue Flanigan, Debtor

Attorney for Debtor: Alex Wilson

| SCHEDULE B - PERSONAL PROPERTY  |                  |  |             |  |  |  |  |  |  |
|---|------------------|--|-------------|--|--|--|--|--|--|
| Type of Property  | N<br>O<br>N<br>E | Description and Location of Property                                   | C<br>A<br>H | Current Value of<br>Debtor's Interest in<br>Property, Without<br>Deducting Any<br>Secured Claim or |  |  |  |  |  |
| 09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.   | X                |  |             |  |  |  |  |  |  |
| 10. Annuities. Itemize and name each issuer.  | X                |  |             |  |  |  |  |  |  |
| 11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)). | X                |  |             |  |  |  |  |  |  |
| 12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars  | X                |  |             |  |  |  |  |  |  |
| 13. Stocks and interests in incorporated and unincorporated businesses.   | X                |  |             |  |  |  |  |  |  |
| 14. Interest in partnerships or joint ventures. Itemize. Itemize.   | X                |  |             |  |  |  |  |  |  |
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments.   | X                |  |             |  |  |  |  |  |  |
| 16. Accounts receivable   | Х                |  |             |  |  |  |  |  |  |
| 17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled  | X                |  |             |  |  |  |  |  |  |
| 18. Other liquidated debts owing debtor including tax refunds. Give particulars.  | X                |  |             |  |  |  |  |  |  |
| 19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  | X                |  |             |  |  |  |  |  |  |
| 20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.   | X                |  |             |  |  |  |  |  |  |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.   | X                |  |             |  |  |  |  |  |  |
| 22. Patents, copyrights and other intellectual property. Give particulars.  | X                |  |             |  |  |  |  |  |  |
| 23. Licenses, franchises and other general intangibles.   | X                | Was sole proprietor of "Little Ones" clothing store in Naperville, IL. |             |  |  |  |  |  |  |

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Maureen Donahue Flanigan, Debtor

Attorney for Debtor: Alex Wilson

| SCHEDULE B - PERSONAL PROPERTY   |                  |   |             |  |  |  |  |  |
|--|------------------|---|-------------|--|--|--|--|--|
| Type of Property   | N<br>O<br>N<br>E | Description and Location of Property        | C<br>M<br>H | Current Value of<br>Debtor's Interest in<br>Property, Without<br>Deducting Any<br>Secured Claim or |  |  |  |  |
| 24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes | X                |   |             |  |  |  |  |  |
| 25. Autos, Truck, Trailers and other vehicles and accessories.   |                  | 2002 Ford Windstar with 90k miles.          |             | \$ 2,975   |  |  |  |  |
| 26. Boats, motors and accessories.   | X                |   |             | , -,   |  |  |  |  |
| 27. Aircraft and accessories.  | X                |   |             |  |  |  |  |  |
| 28. Office equipment, furnishings, and supplies.   | X                |   |             |  |  |  |  |  |
| 29. Machinery, fixtures, equipment, and supplie used in business.  | X                |   |             |  |  |  |  |  |
| 30. Inventory  |                  | Remaining inventory from Little Ones store  |             | \$ 300   |  |  |  |  |
| 31. Animals  | X                |   |             |  |  |  |  |  |
| 32. Crops-Growing or Harvested. Give particulars.  | X                |   |             |  |  |  |  |  |
| 33. Farming equipment and implements.  | X                |   |             |  |  |  |  |  |
| 34. Farm supplies, chemicals, and feed.  | X                |   |             |  |  |  |  |  |
| 35. Other personal property of any kind not already listed. Itemize.   | X                |   |             |  |  |  |  |  |
|  |                  | Total (Report also on Summary of Schedules) |             | \$8,875  |  |  |  |  |

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Maureen Donahue Flanigan, Debtor

Attorney for Debtor: Alex Wilson

| SCHEDULE C - PROPER   | TY CLAIMED EXEMPT   |
|---|---|
| Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3) | Check if debtor claims a homestead exemption that exceeds \$136,875 |

| Specify Law Providing Each<br>Exemption        | Value of<br>Claimed<br>Exemption  | Current Value of<br>Property without<br>Deducting<br>Exemption |
|--|---|--|
|  |   |  |
| 735 ILCS 5/12-1001(b)                          | \$ 2,000  | \$ 2,100   |
| 735 ILCS 5/12-1001(b)<br>735 ILCS 5/12-1001(b) | \$ 1,700<br>\$ 500  | \$ 2,200   |
|  |   |  |
| 735 ILCS 5/12-1001(b)                          | \$ 1,000  | \$ 1,000   |
| 735 ILCS 5/12-1001(a),(e)                      | \$ 200  | \$ 200   |
| 735 ILCS 5/12-1001(c)<br>735 ILCS 5/12-1001(b) | \$ 2,400<br>\$ 575  | \$ 2,975   |
| 735 II CS 5/12 1001/d)                         | \$ 300  | \$ 300   |
|  |   | • 550  |
|  | 735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(c) | Specify Law Providing Each Exemption                           |

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In re

Maureen Donahue Flanigan, Debtor

Attorney for Debtor: Alex Wilson

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

| Creditor's Name and Mailing Address<br>Including Zip and Account Number<br>(See Instructions Above) | Codebtor | C<br>A<br>H | * Date Claim was Incured  * Nature of Lien  *Value of Property Subject to Lien  *Description of Property | Contingent | Unliquidated | Disputed | Amount of<br>Claim Without<br>Deducting<br>Value of<br>Collateral | Unsecured<br>Portion, If<br>Any |
|---|----------|-------------|--|------------|--------------|----------|---|---------------------------------|
| [x] None  |          |             |  |            |              |          |   |                                 |
|   |          |             |  |            |              |          |   |                                 |

(Report also on Summary of Schedules.)

Total

(if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

\$ -

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Maureen Donahue Flanigan, Debtor

Attorney for Debtor: Alex Wilson

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

|     | Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.   |
|-----|---|
| TYP | ES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)  |
|     | Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).  |
|     | Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).  |
|     | Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). |
|     | Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).   |
|     | Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).  |
|     | Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).  |
|     | Taxes and certain other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).   |
|     | Commitments to maintain the capital of insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).   |
|     | Claims for death or personal injury while debtor was intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).  |

\* Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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In re

Maureen Donahue Flanigan / Debtor

Attorney for Debtor: Alex Wilson

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

|   | Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)            | Codebtor | H W | Date Claim Was Incurred and<br>Consideration For Claim.<br>If Claim is Subject to Setoff, So State | Contingent | Unliquidated | Disputed | Amount of<br>Claim |
|---|--|----------|-----|--|------------|--------------|----------|--------------------|
| 1 | American Express Bankruptcy Department Box 0001 Los Angeles CA 90096 Acct #: 3723 210738 41009             |          | С   | Dates: 2005 Reason: Credit Card or Credit Use  | 0          | 'n           |          | \$ 18,500          |
| 2 | American Express Bankruptcy Department Box 0001 Los Angeles CA 90096 Acct #: 3715 459575 41001             |          |     | Dates: Reason: Credit Card or Credit Use   |            |              |          | \$ 9,000           |
| 3 | Bank of America Bankruptcy Department 4060 Ogletown/Stanton Rd Newark DE 19713 Acct #: 4339-9300-1944-2070 |          |     | Dates: 2006 Reason: Credit Card or Credit Use  |            |              |          | \$ 14,900          |

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In re

Maureen Donahue Flanigan / Debtor

Attorney for Debtor: Alex Wilson

|   | SCHEDULE F - CREDITOR  | RS       | НО          | LDING UNSECURED NON-PRIOF  | RIT        | Y C          | LA       | IMS                |
|---|--|----------|-------------|--|------------|--------------|----------|--------------------|
|   | Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)        | Codebtor | C<br>A<br>H | Date Claim Was Incurred and<br>Consideration For Claim.<br>If Claim is Subject to Setoff, So State | Contingent | Unliquidated | Disputed | Amount of<br>Claim |
| 4 | Chase Bankruptcy Department 800 Brooksedge Blvd. Westerville OH 43081 Acct #: 5149-2317-9001-2944      |          |             | Dates: 2005 Reason: Credit Card or Credit Use  |            |              |          | \$ 19,400          |
| 5 | Chase Bankruptcy Department PO Box 15153 Wilmington DE 19886 Acct #: 4246-3151-2033-7272               |          |             | Dates: 2005 Reason: Credit Card or Credit Use  |            |              |          | \$ 5,300           |
| 6 | Citibank Bankruptcy Department PO Box 6241 Sioux Falls SD 57117 Acct #: 5466-1600-0180-3434            |          |             | Dates: 2005 Reason: Credit Card or Credit Use  |            |              |          | \$ 6,900           |
| 7 | Discover Attn: Bankruptcy Dept. PO Box 15316 Wilmington DE 19850 Acct #: 6011-0074-1030-8877           |          |             | Dates: 2004 Reason: Credit Card or Credit Use  |            |              |          | \$ 6,900           |
| 8 | Juniper Bank Bankruptcy Department PO Box 13337 Philadelphia PA 19101-3337 Acct #: 5140-2180-1389-1013 |          |             | Dates: 2007 Reason: Credit Card or Credit Use  |            |              |          | \$ 4,300           |

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Barclays Bank Delaware Bankruptcy Department 125 S. West St Wilmington DE 19801

In re

Maureen Donahue Flanigan / Debtor

Attorney for Debtor: Alex Wilson

|    | SCHEDULE F - CREDITOR   | RS       | НО          | LDING UNSECURED NON-PRIOR  | RIT        | Υ (          | CLA      | IMS                |
|----|---|----------|-------------|--|------------|--------------|----------|--------------------|
|    | Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above) | Codebtor | C<br>A<br>H | Date Claim Was Incurred and<br>Consideration For Claim.<br>If Claim is Subject to Setoff, So State | Contingent | Unliquidated | Disputed | Amount of<br>Claim |
| 9  | LaSalle Bank Attn: Bankruptcy Dept. 14901 S. Route 59 Plainfield IL 60544 Acct #: 5201678397    |          |             | Dates: 2006 Reason: Credit Extended to Debtor(s)   |            |              |          | \$ 17,200          |
| 10 | Paypal Plus Attn: Bankruptcy Dept. PO Box 981284 El Paso TX 79998 Acct #: 5218-5310-0682-3228   |          |             | Dates: 2008<br>Reason: Debt Owed   |            |              |          | \$ 3,000           |
| 11 | US Dept. of Education Bankruptcy Department 501 Bleecker St. Utica NY 13501 Acct #: XXXXX0688   |          |             | Dates: 2002 Reason: Loan or Tuition for Education  |            |              |          | \$ 5,800           |

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 111,200.00

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Maureen Donahue Flanigan, Debtor

Attorney for Debtor: Alex Wilson

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

| Maureen Donahue F    | ınigan, Debtor |  |
|----------------------|----------------|--|
| Attorney for Debtor: | Alex Wilson    |  |

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

| Name and Address of CoDebtor | Name and Address of the Creditor |
|------------------------------|----------------------------------|
| [x] None                     |                                  |
|                              |                                  |
|                              |                                  |

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In re

Maureen Donahue Flanigan, Debtor Bankruptcy Docket #:

Attorney for Debtor: Alex Wilson

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

| Debtor's Marital  | DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AG |                            |  |  |  |  |  |  |  |
|-------------------|---|----------------------------|--|--|--|--|--|--|--|
| Status: Married   | 7 year old daughter, , , ,                            | 7 year old daughter, , , , |  |  |  |  |  |  |  |
|                   | DEBTOR EMPLOYMENT                                     | SPOUSE EMPLOYMENT          |  |  |  |  |  |  |  |
| Occupation:       | Barista   | Unemployed                 |  |  |  |  |  |  |  |
| Name of Employer: | Starbucks   |                            |  |  |  |  |  |  |  |
| Years Employed    | 9/01/08 started                                       |                            |  |  |  |  |  |  |  |
| Employer Address: |   |                            |  |  |  |  |  |  |  |
| City, State, Zip  | Naperville, IL 60540                                  | ,                          |  |  |  |  |  |  |  |

| INCOME: (Estimate of average or projected monthly income at time case filed.) | DEBTOR                      | SPOUSE  |
|---|-----------------------------|---|
| 1. Monthly Gross Wages, Salary, and commissions                               | \$ 325.0                    | \$ 0.00   |
| (Prorate if not paid monthly.)  2. Estimated Monthly Overtime                 | \$ 0.0                      | \$ 0.00   |
| 3. SUBTOTAL   | \$ 325.00                   | \$ 0.00   |
| 4. LESS PAYROLL DEDUCTIONS  |                             |   |
| a. Payroll Taxes and Social Security  | \$ 54.1                     | \$ 0.00   |
| b. Insurance  | \$ 86.                      | \$ 0.00   |
| c. Union Dues   | \$ 0.0                      | 00 \$ 0.00  |
| d. Other (Specify)  | Pension: \$ 0.0             | 00 \$ 0.00  |
| Voluntary 401 Co  |                             | \$ 0.00   |
| •   | ld Support: \$ 0.0          | \$ 0.00   |
| Life Insurance, Uniforrms,  |                             | \$ 0.00   |
| 5. SUBTOTAL OF PAYROLL DEDUCTIONS   | \$ 140.5                    | \$ 0.00   |
| 6. TOTAL NET MONTHLY TAKE HOME PAY  | \$ 184.17                   | \$ 0.00   |
| 7. Regular income from operation of business or profession or far             | n \$ 0.0                    | \$ 0.00   |
| 3. Income from real property  | \$ 0.                       | \$ 0.00   |
| Interest and dividends  | \$ 0.0                      |   |
| 10. Alimony, maintenance or support payments payable to the deb               | or <b>\$ 0.</b> (           | \$ 0.00   |
| for the debtor's use or that of dependents listed above.                      |                             |   |
| 11. Social Security or government assistance (Specify)                        | \$ 0.0                      |   |
| 2. Pension or retirement income   | \$ 0.0                      | 90.00   |
| 13. Other monthly income (Specify:) Spouse Unem                               | ploymnt & & \$ 2,000.0      | \$ 0.00   |
| Unemploym   | ent Income \$ 0.            | 00 \$ 0.00  |
| 14. SUBTOTAL OF LINES 7 THROUGH 13  |                             |   |
| 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)              | \$ 2,184.17                 | \$ 0.00   |
| 16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals from               | ne 15;                      | \$ 2,184.17   |
| there is only one debtor repeat total reported on line 15.)                   | Poport also on Summany of S | chedules and, if applicable, on Statistical Summary |

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

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<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

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### UNITED STATES BARRENT CYCOURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Maureen Donahue Flanigan / Debtor Bankruptcy Docket #:

| Attorney 1 | for D | ebtor: | Alex | Wilson |
|------------|-------|--------|------|--------|
|------------|-------|--------|------|--------|

| Attorney fo        | r Debtor: Alex Wilso   | n                           |   |                           |                        |              |
|--------------------|--|-----------------------------|---|---------------------------|------------------------|--------------|
|                    | SCHEDULE   | J - CURRENT                 | EXPENSES OF I                                 | NDIVIDUAL I               | DEBTOR(S)              |              |
| -                  | ete this schedule by estimatin<br>kly, quarterly, semi-annually, |                             | penses of the debtor and the del<br>hly rate. | btor's family at time cas | se filed. Prorate any  | payments     |
| Check b            | oox if joint petition is filed & deb                             | tor's spouse maintains a se | parate household. Complete a sep              | parate schedule of exper  | nditures labeled "Spou | se".         |
| . Rent or          | home mortgage payme  | nt (include lot rented      | for mobile home)                              |                           |                        | \$ 2,817.00  |
| a. Rea             | l Estate taxes included  | ? [] Yes [x] No             | b. Property insura                            | nce included?             | [] Yes [x] No          |              |
| . Utilities:       | <ol> <li>Electricity and He</li> </ol>                           | eating Fuel                 |   |                           |                        | \$ -         |
|                    | b. Water, Sewer, Ga  | -                           |   |                           |                        | \$ -         |
|                    | c. Cellphone, Intern   |                             |   |                           |                        | \$ 60.00     |
|                    | d. Other Home  | Phone and Cable To          | elevision                                     |                           |                        | \$ -         |
| Home N             | laintenance (repairs an  | d upkeep)                   |   |                           |                        | \$ -         |
| Food               |  |                             |   |                           |                        | <u>\$ -</u>  |
| Clothing           | •  |                             |   |                           |                        | \$ 300.00    |
| Laundry            | and Dry Cleaning   |                             |   |                           |                        | \$ 20.00     |
|                    | and Dental Expenses  |                             |   |                           |                        | \$ 20.00     |
| -                  | ortation (not including ca                                       |                             | Sas, Tolls/Parking, Fees/l                    | Licenses, Repair,         | Bus/Train              | \$ 10.00     |
|                    | ion, Clubs and Entertain   | nment, Newspapers,          | Magazines, etc.                               |                           |                        | \$ -         |
|                    | ole Contributions  | vagas ar included in l      | nama martagaa naymanta                        | . \                       |                        | <u>\$ -</u>  |
| i. irisurani       | a. Homeowner's or  | -                           | nome mortgage payments                        | 5)                        |                        | \$ -         |
|                    | b. Life  | rener 5                     |   |                           |                        | \$ -         |
|                    | c. Health  |                             |   |                           |                        | <b>\$</b> -  |
|                    | d. Auto  |                             |   |                           |                        | \$ 60.00     |
|                    | e. Other   |                             |   |                           |                        | <b>\$</b> -  |
| 2. Taxes (         | not deducted from wage   | es or included in hom       | e mortgage payments)                          |                           |                        |              |
| (Specify           | /) Federal or State  | Tax Repayments, R           | eal Estate Taxes                              |                           |                        | \$ -         |
| 3. Installm        |  | oter 11, 12, and 13 ca      | ases, do not list payments                    | to be included in p       | olan)                  | <b>\$</b> -  |
|                    | <ul><li>a. Auto</li><li>b. Reaffirmation Pay</li></ul>           | umante                      |   |                           |                        | \$ -         |
|                    | c. Other   | yments                      | \$-   |                           |                        | \$-<br>\$-   |
| 4. Alimony         | , maintenance and sup  | port paid to others         |   |                           |                        | \$-          |
| 5. Paymer          | its for support of additio                                       | nal dependents not l        | iving at your home                            |                           |                        | \$-          |
| •                  | • •  | •                           | ssion, or farm (attach deta                   | ailed statement)          |                        | \$ -         |
| 7. Other:          | Haircuts, Hygiene,   | Newspaper/Mags &            | •   | Childcare &               | Pet                    | ·            |
|                    | Eyecare, Meds  | Postage/Banking             |   | Babysitting               | Care:                  |              |
|                    | \$50.00  | \$0.00                      | \$0.00  | \$ -                      | \$ -                   | \$50.00      |
|                    | GE MONTHLY EXPENS mmary of Certain Liabilities a                 | ·                           | port also on Summary of Schedo                | ules and if applicable, o | on the                 | \$ 3,337.00  |
| 9. Describ<br>None | e any increase/decreas   | e in expenditures ant       | ticipated to occur within th                  | e year following th       | e filing this          |              |
| 0. STATE           | MENT OF MONTHLY N  | ET INCOME                   | a. Average monthly inco                       | ome from Line 15 o        | of Schedule I          | \$ 2,184.17  |
|                    |  |                             | b. Average monthly expe                       |                           |                        | \$ 3,337.00  |
|                    |  |                             | c. Monthly net income (a                      |                           |                        | \$(1,152.83) |
|                    |  |                             | d. Total amount to be pa                      | · ·                       | ٧                      | \$ -         |

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Maureen Donahue Flanigan, Debtor

Attorney for Debtor: Alex Wilson

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filling of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** 

SOURCE

2008: \$5,000 YTD

Gross Earnings from closed business

2007: \$0 2006: \$0

**Employment** 

2008: \$ 150 YTD 2007: \$ 0 2006: \$ 0

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# Document Page 22 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Maureen Donahue Flanigan, Debtor

Attorney for Debtor: Alex Wilson

|   | STATEMENT OF FI   | NANCIAL AFFAIRS   |  |
|---|---|---|--|
| Spouse  |   |   |  |
| AMOUNT  | SOURCE  | _   |  |
| 02. INCOME OTHER THAN FRO   | OM EMPLOYMENT OR OPERATION OF BU  | JSINESS:  |  |
| the two years immediately preced<br>spouse separately. (Married debt  | ived by the debtor other than from employmenting the commencement of this case. Give poors filing under chapter 12 or chapter 13 mule parated and a joint petition is not filed.)   | particulars. If a joint petition is filed, state inc  | come for each  |
| AMOUNT  | SOURCE  | -   |  |
| Spouse  |   |   |  |
| AMOUNT  | SOURCE  | _   |  |
| 03. PAYMENTS TO CREDITORS   |   |   |  |
| Complete a. or b. as appropriate,   |   |   |  |
| services, and other debts to any ovalue of all property that constitute that were made to a creditor on a an approved nonprofit budgeting | FOR(S) WITH PRIMARILY CONSUMER DE creditor made within 90 days immediately processor is affected by such transfer is not less account of a domestic support obligation or a land creditor counseling agency. (Married doses whether or not a joint petition is filed, unl | oceeding the commencement of this case i<br>than \$600.00. Indicate with an asterisk (*)<br>s part of an alternative repayment schedule | f the aggregate<br>any payments<br>e under a plan by<br>must include |
| ,   |   |   |  |

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Maureen Donahue Flanigan, Debtor

Attorney for Debtor: Alex Wilson

### STATEMENT OF FINANCIAL AFFAIRS

NONE

b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and Address
 Dates of of Creditor
 Amount Paid or Value of Payment/Transfers
 Amount Paid or Value of Transfers
 Amount Still Owing

NONE

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name & Address of Creditor
 Dates
 Amount Paid or Value of
 Amount

 & Relationship to Debtor
 of Payments
 Transfers
 Still Owing

NONE

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF NATURE COURT STATUS
SUIT AND OF OF AGENCY OF
CASE NUMBER PROCEEDING AND LOCATION DISPOSITION

NONE

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person Date Description for Whose Benefit Property of and Value was Seized Seizure of Property

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Maureen Donahue Flanigan, Debtor

Attorney for Debtor: Alex Wilson

### STATEMENT OF FINANCIAL AFFAIRS

NONE

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return Description and Value of Property

NONE

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee

Date of Assignment Terms of Assignment or Settlement

NONE

X

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian Name & Location of Court Case Title & Number Date of Order Description and Value of Property

NONE

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person or Organization Relationship to Debtor, If Any

Date of Gift Description and Value of Gift

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Maureen Donahue Flanigan, Debtor

Attorney for Debtor: Alex Wilson

### STATEMENT OF FINANCIAL AFFAIRS

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars

Date of Loss

#### 09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor Amount of Money or Description and Value of Property

Payment/Value: 2,700.00

Geraci 55 E. Monroe Street #3400

Law Office of Peter Francis

Chicago, IL60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor Amount of Money or description and Value of Property

2008 \$50.00

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Maureen Donahue Flanigan, Debtor

Attorney for Debtor: Alex Wilson

### STATEMENT OF FINANCIAL AFFAIRS

NONE

#### 10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of . Describe Property

Transferee, Relationship . Transferred and
to Debtor Date Value Received

Х

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of<br/>Trust or<br/>other DeviceDate(s)<br/>of<br/>Of<br/>Transfer(s)Amount and Date<br/>of Sale or<br/>Closing

NONE

#### 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name andType of Account, Last Four DigitsAmount andAddress ofof Account Number, and Amount ofDate of Sale orInstitutionFinal BalanceClosing

NONE

#### 12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank
Or Other Depository

Names & Addresses of Those With
Oescription of
Contents

Date of Transfer or
Surrender, if Any

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# Document Page 27 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Maureen Donahue Flanigan, Debtor

Attorney for Debtor: Alex Wilson

| STATEMENT OF FINANCIAL AFFAIRS   |   |   |     |
|--|---|---|-----|
| 13. SETOFFS:   |   |   |     |
| of this case. (Married debtors filing t  |   | f the debtor within 90 days preceding the commen<br>information concerning either or both spouses when<br>s not filed.) |     |
| Name and Address<br>of Creditor  | Date<br>of Setoff   | Amount<br>of Setoff   |     |
| 14. LIST ALL PROPERTY HELD FO  | OR ANOTHER PERSON: erson that the debtor holds or controls.   |   |     |
| Name and Address<br>of Owner   | Description and Value of Property   | Location<br>of Property   |     |
| ME DRIOD ADDRESS OF DEDTOR   | R(S):   |   |     |
| 15. PRIOR ADDRESS OF DEBTOR  |   |   |     |
| ` '  | ,   | ment of this case, list all premises which the debtor<br>If a joint petition is filed, report also any separate         |     |
| f debtor has moved within three (3) occupied during that period and vac  | ,   | •   |     |
| of debtor has moved within three (3) occupied during that period and vac of either spouse.   | ated prior to the commencement of this case  Name  Used   | If a joint petition is filed, report also any separate and Dates of   |     |
| f debtor has moved within three (3) occupied during that period and vac of either spouse.  Address  16. SPOUSES and FORMER SPOUR of the debtor resides or resided in a coursiana, Nevada, New Mexico, Pouse occupied divides on the coursiana, Nevada, New Mexico, Pouse occupied during the debtor resides or resided in a coursiana, Nevada, New Mexico, Pouse occupied during the debtor resides or resided in a coursiana, Nevada, New Mexico, Pouse occupied during the debtor resides or resided in a coursiana, Nevada, New Mexico, Pouse occupied during that period and vac of either spouse. | Name Used  USES:  community property state, commonwealth, our property state, or with the case of the | If a joint petition is filed, report also any separate and Dates of   | no, |

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Maureen Donahue Flanigan, Debtor

Attorney for Debtor: Alex Wilson

### STATEMENT OF FINANCIAL AFFAIRS

NONE

17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.



17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law



17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law



17c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Name and Address of Docket Status of Governmental Unit Number Disposition

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Maureen Donahue Flanigan, Debtor

Attorney for Debtor: Alex Wilson

Name & Last Four Digits of

### STATEMENT OF FINANCIAL AFFAIRS

#### 18 NATURE, LOCATION AND NAME OF BUSINESS

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

|   | Soc. Sec. No./Complete EIN or Other TaxPayer I.D. No. | Address  | of<br>Business                    | and<br>Ending Dates     |  |
|---|---|--|-----------------------------------|-------------------------|--|
|   | Little Ones<br>EIN#743043061                          | 8 W. Gartner Rd #148,<br>Naperville IL 60540   | Children's Clothing Store         | From 03/2001 to 06/2008 |  |
| X | b. Identify any business listed in subc               | livision a., above, that is "single asset real | estate" as defined in 11 USC 101. |                         |  |
|   | Name  | Address  |                                   |                         |  |

Nature

Beginning



The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. BOOKS, RECORDS AND FINANCIAL STATEMENTS:

List all bookkeepers and accountants who within two (2) years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

| Name        | Dates Services |
|-------------|----------------|
| and Address | Rendered       |

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In re

Maureen Donahue Flanigan, Debtor

Attorney for Debtor: Alex Wilson

|   | STATEMENT OF FIN  | ANCIAL AFFAIRS  |
|---|---|---|
|   | ho within two (2) years immediately preceding a financial statement of the debtor.                          | the filing of this bankruptcy case have audited the books of  |
| Name  | Address   | Dates Services Rendered   |
|   | no at the time of the commencement of this ca<br>of account and records are not available, expl             | se were in possession of the books of account and records ain.  |
| Name  | Address   |   |
| dea by the debtor within two (2)  | ) years immediately preceding the commence  | mont of this case.  |
| Name and Address  | Date Issued   | ment of the case.   |
| Name and<br>Address   | Date  | mont of the case.   |
| Name and Address  . INVENTORIES st the dates of the last two inven  | Date Issued   | person who supervised the taking of each inventory, and   |
| Name and Address  . INVENTORIES st the dates of the last two inven  | Date Issued   |   |
| Name and Address  INVENTORIES  In the dates of the last two invented adollar amount and basis of each   | Date Issued  Issued  Itories taken of your property, the name of the ch inventory.                          | person who supervised the taking of each inventory, and   |
| Name and Address  INVENTORIES  In the dates of the last two invented dollar amount and basis of each  | Date Issued  Issued  Itories taken of your property, the name of the ch inventory.                          | person who supervised the taking of each inventory, and  Dollar Amount of Inventory   |
| Name and Address  INVENTORIES  In the dates of the last two invence dollar amount and basis of each   | Date Issued  Issued  Itories taken of your property, the name of the ch inventory.                          | person who supervised the taking of each inventory, and  Dollar Amount of Inventory (specify cost, market of other  |
| Name and Address  INVENTORIES  In the dates of the last two invente dollar amount and basis of each of Inventory  Last inventory done 03/2008     | Date Issued  Interior to rices taken of your property, the name of the ch inventory.  Inventory  Supervisor | person who supervised the taking of each inventory, and  Dollar Amount of Inventory (specify cost, market of other basis)  Remaining of children's                          |
| Name and Address  D. INVENTORIES  st the dates of the last two invente dollar amount and basis of earth of Inventory  Last inventory done 03/2008 | Date Issued  Interior to rices taken of your property, the name of the ch inventory.  Inventory  Supervisor | person who supervised the taking of each inventory, and  Dollar Amount of Inventory (specify cost, market of other basis)  Remaining of children's clothing sold for \$300. |

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# Document Page 31 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Maureen Donahue Flanigan, Debtor

Attorney for Debtor: Alex Wilson

|   | STATEMENT OF F                             | FINANCIAL AFFAIRS   |             |
|---|--|---|-------------|
| 21. CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS: |  |   |             |
| . If the debtor is a partnership, list n                    | ature and percentage of interest of ea     | ch member of the partnership.   |             |
| Name<br>and Address   | Nature<br>of Interest                      | Percentage of Interest  |             |
| •   | t all officers & directors of the corporat | ion; and each stockholder who directly or indirectly own  | ns,         |
| Name<br>and Address   | Title                                      | Nature and Percentage of Stock Ownership  |             |
| Name  | . Address                                  | nterest of each member of the partnership.  Date of  Withdrawal   |             |
| 22b. If the debtor is a corporation, lis                    |  | nship with the corporation terminated within one (1) year   | ar          |
| Name<br>and Address   | Title                                      | Date of Termination   |             |
| f the debtor is a partnership or corpo                      |  | COPORATION: ons credited or given to an insider, including compensar perquisite during one year immediately preceding the | tion in any |
|   |  |   |             |

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Maureen Donahue Flanigan, Debtor

Attorney for Debtor: Alex Wilson

### STATEMENT OF FINANCIAL AFFAIRS

X

24. TAX CONSOLIDATION GROUP:

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six (6) years immediately preceding the commencement of the case

Name of Parent Corporation Taxpayer

Identification Number (EIN)

NONE

25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of Pension Fund TaxPayer

Identification Number (EIN)

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 08/18/2008

/s/ Maureen Donahue Flanigan

X Date & Sign

Maureen Donahue Flanigan

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Maureen Donahue Flanigan / Debtor

Attorney for Debtor: Alex Wilson

### STATEMENT OF INTENTION

- 1. Debtor(s) have filed a schedule of assets/liabilities including consumer debts secured by property of the estate.
- 2. Debtor(s) intention with respects to their property of the estate which secures those consumer debts is as follows:
- Debtor(s) understand that 521(2)(B) of the Bankruptcy Code requires that the below stated intentions must be performed within 45 days of filing.

Description of Property Creditor's Name Intention

PROPERTY TO BE RETAINED

[x] None

\*524(c): Debt will be reaffirmed pursuant to Sec. 524(c)

\*722: Property is claimed as exempt and will be redeemed pursuant to Sec. 722

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 08/18/2008 /s/ Maureen Donahue Flanigan

Maureen Donahue Flanigan

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property:

Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Maureen Donahue Flanigan, Debtor

Attorney for Debtor: Alex Wilson

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

|  |                      |       | AMO                      | UNTS SCHEDULED                  |         |
|--|----------------------|-------|--------------------------|---------------------------------|---------|
| Name of Schedule   | Attached<br>YES   NO | Pages | Assets                   | Liabilities                     | Other   |
| SCHEDULE A - Real Property                                     | Yes                  | 1     | \$-                      | \$-                             | \$-     |
| SCHEDULE B - Personal Property                                 | Yes                  | 3     | \$8,875                  | \$-                             | \$-     |
| SCHEDULE C - Property Claimed as Exempt                        | Yes                  | 1+    | \$-                      | \$-                             | \$-     |
| SCHEDULE D - Creditors Holding Secured Claims                  | Yes                  | 1+    | \$-                      | \$-                             | \$-     |
| SCHEDULE E - Creditors Holding<br>Unsecured Priority Claims    | Yes                  | 2     | \$-                      | \$-                             | \$-     |
| SCHEDULE F - Creditors Holding<br>Unsecured Nonpriority Claims | Yes                  | 1+    | \$-                      | \$111,200                       | \$-     |
| SCHEDULE G - Executory Contracts and Unexpired Leases          | Yes                  | 1     | \$-                      | \$-                             | \$-     |
| SCHEDULE H - CoDebtors   | Yes                  | 1     | \$-                      | \$-                             | \$-     |
| SCHEDULE I - Current Income of Individual Debtor(s)            | Yes                  | 1     | \$-                      | \$-                             | \$2,184 |
| SCHEDULE J - Current Expenditures of Individual Debtor(s)      | Yes                  | 1     | \$-                      | \$-                             | \$3,337 |
| TOTALS   |                      |       | \$ 8,875<br>TOTAL ASSETS | \$ 111,200<br>TOTAL LIABILITIES |         |

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Maureen Donahue Flanigan / Debtor

Bankruptcy Docket #:

Attorney for Debtor: Alex Wilson

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159
Summarize the following types of liabilities, as reported in the Schedules, and total them

| Type of Liability  | Amount      |
|--|-------------|
| Domestic Support Obligations (From Schedule E)   | \$0         |
| Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)   | \$ 0        |
| Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed) | \$0         |
| Student Loan Obligations (From Schedule F)   | \$ 5,800.00 |
| Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).                 | \$ 0        |
| Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)                           | \$ 0        |
| TOTAL  | \$ 5,800    |
| State the following:   |             |
|  |             |

| Average Income (from Schedule I, Line 16)  | \$ 2,184.17 |
|--|-------------|
| Average Expenses (from Schedule J, Line 18)  | \$ 3,337.00 |
| Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20) | \$ 4,325.00 |

#### State the following:

| Total from Schedule D, "UNSECURED PORTION, IF ANY" column                  |         | \$ 0.00       |
|--|---------|---------------|
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column             | \$ 0.00 |               |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column |         | \$0           |
| 4. Total from Schedule F   |         | \$ 111,200.00 |
| 5. Total of non-priority unsecured debt (sum of 1,3 and 4)                 |         | \$ 111,200.00 |

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Maureen Donahue Flanigan Debtor
Attorney for Debtor: Alex Wilson

Bankruptcy Docket #:

**DECLARATION CONCERNING DEBTOR'S SCHEDULES** 

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR** 

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 08/18/2008 /s/ Maureen Donahue Flanigan

X Date & Sign

Maureen Donahue Flanigan

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

| Maureen Donahue Flanigan, Debtor |  |
|----------------------------------|--|
| Attorney for Debtor: Alex Wilson |  |

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 08/18/2008 /s/ Maureen Donahue Flanigan

Maureen Donahue Flanigan

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Maureen Donahue Flanigan Debtor

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

#### Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dated: 08/18/2008 /s/ Maureen Donahue Flanigan

Maureen Donahue Flanigan

**~** 

Sign & Date Here

**~** 

Sign & Date Here

Dated: 09/12/2008 /s/ Alex Wilson

Attorney: Alex Wilson Bar No: 6278725

PFG Record # 364192